

## ABSTRACT OF THE DISCLOSURE

A card transaction settlement method in a point of sale (POS) system is described. More particularly, a payment by either the credit or debit card is made after an approval before the card transaction (ABCT) for a virtual transaction amount (VTA) is given, and in which  
5 when the transaction is completed, an approval after the card transaction (AACT) for the actual transaction amount (ATA) is requested for the transaction settlement. Settlement can be conveniently accomplished since conflict between the merchant and the consumer, caused by a difference between the transaction amount and the debited can be eliminated. The merchant has less of the financial risk for refund. A signature is not necessary on the signature form,  
10 resulting in that true non-cashier self-service sales can be introduced to the sales management system.

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